

Fill in this information to identify your case:

Debtor 1 Charles Dewayne Henley

Debtor 2
(Souse, if filing) _____

United States Bankruptcy Court for the: NORTHERN District of Mississippi

Case Number 17-13064-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae")

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 0042

Date of payment change: 11-1-18

Must be at least 21 days after date of this notice

New total payment: \$ 561.09

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 73.04

New escrow payment: \$ 76.94

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Charles Dewayne Henley
First Name Middle Name Last Name

Case number (if known) 17-13064-JDW

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X Kimberly D. Mackey
Signature

Date 9-13-18

Print Kimberly D. Mackey (MSB# 102418)

Title Associate Attorney

Company Dean Morris, LLC

Address 2309 Oliver Road

Monroe, LA 71201

Contact phone (318) 330- 9020

Email miss.bk@ms.creditorlawyers.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: CHARLES DEWAYNE HENLEY

CASE NO.: 17-13064-JDW
CHAPTER 13

CERTIFICATE OF SERVICE

I, Kimberly D. Mackey, hereby certify that I have notified all interested parties of the Notice of Mortgage Payment Change filed by Seterus, Inc as reflected on the foregoing notice,

Charles Dewayne Henley
13616 DEANS RD
CEDARBLUFF, MS 39741

Charles Dewayne Henley
299 DEANS ROAD
CEDAR BLUFF, MS, 39741

Charles Dewayne Henley
299 Dear Road
Cedar Bluff, MS 39741

William C. Cunningham
Attorney at Law
wccsinc@gmail.com

Terre M. Vardaman
Trustee
VARDAMAN13ECF@gmail.com

U.S. Trustee
USTPRegion05.AB.ECF@usdoj.gov

by electronic transmission or mailing this notice and a copy of the Notice of Mortgage Payment Change filed herein by United States Mail, first class, postage prepaid and properly addressed, all on this September 13, 2018.

Dean Morris, LLC
2309 Oliver Road
Monroe, Louisiana 71201
(318) 330-9020

/s/ Kimberly D. Mackey
Kimberly D. Mackey (MSB# 102418)
Attorney for Movant
kim.mackey@ms.creditorlawyers.com

CHARLES D HENLEY
c/o WILLIAM C. CUNNINGHAM
PO BOX 624
COLUMBUS MS 39703-0624

Analysis Date: 08/01/18
Loan Number: _____

Principal and Interest	\$484.15	Principal and Interest*	\$484.15
Escrow	\$69.10	Escrow	\$73.97
		Escrow Shortage or Deficiency	\$2.97
Total Current Payment	\$553.25	Total NEW Payment*	\$561.09

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on August 18, 2017. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE			
November 2018 to October 2019		Anticipated Activity			
COUNTY		Payments to Escrow	Payments from Escrow	Description	Projected Balance
HAZARD INS	\$196.79				\$75.23
CITY	\$479.26				
	\$211.51				
Total Disbursements	\$887.56				\$161.10
		Date			
		11/01/2018	73.97	0.00	235.07
		12/01/2018	73.97	196.79-	112.25
Bankruptcy File		01/01/2019	73.97	0.00	186.22
Date	August 18, 2017	02/01/2019	73.97	0.00	260.19
		03/01/2019	73.97	0.00	334.16
		04/01/2019	73.97	0.00	408.13
Pre-Petition Escrow		05/01/2019	73.97	0.00	482.10
Shortage/Deficiency as	\$85.87	06/01/2019	73.97	0.00	556.07
of Analysis Date		07/01/2019	73.97	0.00	630.04
		08/01/2019	73.97	479.26-	224.75
		09/01/2019	73.97	0.00	298.72
		10/01/2019	73.97	211.51-	161.18
		Total	\$887.64	\$887.56-	
*Post Petition Beg Bal = The post-petition portion of the escrow starting balance		Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$147.94, or 1/6 of the total anticipated payments from your escrow account. Your lowest escrow balance was \$112.25.			
**Beginning balance = Starting balance less any unpaid escrow disbursements		The escrow account has a pre-petition and post-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the POC and will be collected as part of your pre-petition plan payment. The projected beginning balance of your escrow account is \$161.10. Your required beginning balance according to this analysis should be \$196.79. This means you have a post-petition shortage and/or deficiency of \$35.69. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 12 installments and included this amount in your escrow payment.			
The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$147.94.					

This is a statement of actual activity in your escrow account from November 2017 to October 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$190.34	\$535.59-
Date							
11/01/17	72.48	0.00*	0.00	0.00		262.82	535.59-
12/01/17	72.48	0.00*	190.34-	196.79-*	COUNTY	144.96	732.38-
01/01/18	72.48	0.00*	0.00	0.00		217.44	732.38-
02/01/18	72.48	0.00*	0.00	0.00		289.92	732.38-
03/01/18	72.48	69.10*	0.00	0.00		362.40	663.28-
04/01/18	72.48	0.00*	0.00	0.00		434.88	663.28-
05/01/18	72.48	69.10*	0.00	0.00		507.36	594.18-
06/01/18	72.48	69.10*	0.00	0.00		579.84	525.08-
07/01/18	72.48	69.10*	0.00	0.00		652.32	455.98-
08/01/18	72.48	1,075.90*	479.26-	479.26-	HAZARD INS	245.54	140.66
09/01/18	72.48	0.00*	0.00	0.00		318.02	140.66
10/01/18	72.48	0.00*	200.11-	0.00*	CITY	190.39	140.66
Total	\$869.76	\$1,352.30	\$869.71-	\$676.05-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COAG.GOV/CAR FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.